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In the CIRCUIT		Court of LAMAR		diameter	County -	Judi	cial District	
Origin of Suit (Place an "X" in one box oi X Initial Filing	ited	Foreign Judgment Joining Suit/Action			Transfer from Other Appeal	court		hér
Plaintiff - Party(ies) Initially Bringing Sui Form Individual Parker	t Should Be	Entered First - Enter Roosevelt	Additiona	l Plainti	ffs on Separate			
Last Name Check (x) if Individual Plainitiff is Estate of	21	First Na acity as Executor(trix) of	Administra		· · · · · · · · · · · · · · · · · · ·	<u> </u>	M.I. J	//Sr/III/IV
Check (x) If Individual Planitiff is D/B/A or Agency	15	city as Business Owner,	Operator (d/b/a) or	State Agency, and enter en	tity		
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Address of Plaintiff 52 MS Hwv 589, Si			V				10110	<u></u>
Attorney (Name & Address) Lindsey A. Check (x) If Individual Filing Initia Signature of Individual Filing:			W, Ste.	300, M	etairie, LA 70001	MIS B	ar No. <u>10418</u>	
Defendant - Name of Defendant - Enter	Additional	Defendants on Separ	ate Form					
Individual Last Name Check (x) if Individual Defendant Estate of Check (x) If Individual Defendant	t is acting in c	apacity as Business Owi	or Admini			tyle:	M.I.	r/Sr/III/IV
D/B/A or Agency Business State Farm Fire & Casualty (***************	umanaman kanan			inintostsijuulustijaltikuusuuttussuutkunnineessuuu	~~~~~~~~		Section and an artist and a section and a se
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Attorney (Name & Address) - If Known		anna an	······································	······································		MSE	lar No.	
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Exhibit "13"

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Document #: 2

Filed: 03/28/2022

Page 1 of 8

· IN THE CIRCUIT COURT OF LAMAR COUNTY, MISSISSIPPI

ROOSEVELT PARKER

PLAINTIFF

VS.

31

CASE NO. 37:22EV 025PH

STATE FARM FIRE AND CASUALTY COMPANY

DEFENDANT

COMPLAINT

(Jury Trial Requested)

NOW INTO COURT, through undersigned counsel, comes the Plaintiff, Roosevelt Parker, who files this Complaint against Defendant, State Farm Fire and Casualty Company ("State Farm"), and shows this honorable court that:

JURISDICTION AND VENUE

I.

Plaintiff Roosevelt Parker is a person of majority and domiciled in Lamar County, Mississippi.

II.

Defendant State Farm is a foreign company licensed to do and is doing business in the State of Mississippi and County of Lamar, who may be served pursuant to the Mississippi Rules of Civil Procedure.

III.

This cause of action occurred or accrued in Lamar County, Mississippi; pursuant to the provisions of Mississippi Code Section 11-11-3, as amended, venue is proper in this Court.

LAMAR COUNTY MAR 28 2022 CIRCUIT CLERK

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RELEVANT FACTS

IV.

At all relevant times, Plaintiff owned the property located at 52 Mississippi Highway 589, Sumrall, Mississippi 39482 ("the Property").

٧.

At all relevant times, State Farm provided a policy of insurance, number 24-17-2921-1 ("the Policy"), to Plaintiff, which covered the Property against perils including wind and provided the following coverages: \$502,500.00 for Dwelling, \$50,250.00 for Other Structures, inter alia.

VI.

On or about April 9, 2021, the Property was affected by a windstorm, causing significant damage.

VII.

Plaintiff promptly reported the loss to State Farm, who assigned it claim number 24-18S3-76N ("the Claim").

VIII.

On or about May 8, 2021, Shane McKinley inspected the Property on behalf of State

Farm and documented damages to the dwelling, but after application of Plaintiff's deductible,

Mr. McKinley allowed just \$288.82 for Plaintiff's substantial dwelling loss.

IX.

Mr. McKinley's inspection of the Property constituted satisfactory proof of loss, as that term is used in conjunction with Mississippi's proof of loss requirements.

AMAR MAR 28 2022

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X.

On or about December 14, 2021, independent adjuster Tommy Tompkins of ATA Loss Consulting ("ATA") inspected the Property on behalf of Plaintiff and created an estimate of damages documenting \$141,178.64 in damages to the dwelling and \$604.11 in damages to other structures.

XI.

On or about January 28, 2022, a demand for the release of benefits under the Policy was sent to State Farm, along with the ATA estimate demonstrating these losses.

XII.

This submission constituted satisfactory proof of loss under Mississippi's proof of loss requirements.

XIII.

On or about March 2, 2022, State Farm re-inspected the Property, but concluded that no additional damages were found.

XIV.

No further payment has been made.

XV.

Plaintiff was unable to make meaningful repairs to his Property with the meager proceeds allowed by State Farm.

XVI.

As a result of State Farm's failure to timely and adequately compensate Plaintiff for his substantial losses, the Property remains in a state of disrepair.

COUNTY MAR 28 2022

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Case: 37Cl1:22-cv-00025-PH Document #: 2 Filed: 03/28/2022 Page 4 of 8

XVII.

As a result of State Farm's failure to timely and adequately compensate Plaintiff for his covered loss, he was forced to incur the expense of retaining counsel and other expenses to prosecute his claim.

XVIII.

Upon information and belief, State Farm purposely and/ or negligently misrepresented to Plaintiff the terms and conditions of the Policy.

XIX.

Upon information and belief, State Farm conducted the investigation and claims handling for Plaintiff's claims in bad faith, as that term is used in conjunction with Mississippi's insurance code.

XX.

Upon information and belief, State Farm manipulated its pricing software to artificially suppress the cost of repairs below market value.

XXI.

Upon information and belief, State Farm purposely or at least negligently failed to include adequate overhead and profit in its estimate of damages.

XXII.

Plaintiff has incurred or will incur additional expenses in repairing the Property as a result of State Farm's failure to timely compensate him for his substantial and covered losses.

COUNT ONE: BREACH OF CONTRACT

XXIII.

Plaintiff incorporates by reference each and every averment made beeve

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AMAR MAR 28 2022

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Case: 37Cl1:22-cv-00025-PH Document #: 2 Filed: 03/28/2022 Page 5 of 8

XXIV.

State Farm entered into the subject contract of insurance with Plaintiff to provide reasonable and adequate insurance coverage to Plaintiff, including one or more of the following specifics:

- a. A Contractual duty to Plaintiff to provide insurance coverage to Plaintiff for property loss under the laws of the State of Mississippi;
- b. A Fiduciary duty to Plaintiff to adhere to and satisfy their obligations under the contract;
- c. A Duty to Plaintiff to fulfill their obligations to pay the amount necessary to cover Plaintiff's covered property loss as provided by the terms of the Policy;
- d. A Duty to pay the amounts necessary in a timely manner, and pursuant to the rules and obligations of the laws of the State of Mississippi.

XXV.

Plaintiff has now suffered covered losses under the Policy.

XXVI.

State Farm breached its contractual duties and failed to provide reasonable and adequate insurance coverage to Plaintiff by:

- a. Failing to timely tender adequate insurance proceeds after having received satisfactory proof of a covered loss;
- Purposely and/ or negligently misrepresenting to Plaintiff the terms and conditions of the Policy;
- c. Failing to conduct the claims handling for Plaintiff's claim in good faith and with fair dealing;

LAMAR MAR 28 2022

022 CIRCUIT

Case: 37Cl1:22-cv-00025-PH Document #: 2 Filed: 03/28/2022 Page 6 of 8

- d. Manipulating its pricing software to artificially suppress the cost of repairs below market value;
- e. Failing to include adequate overhead and profit in its estimates of damages.

XXVII.

Plaintiff has suffered and continues to suffer damages as a result of these breaches of the Policy.

COUNT TWO: BAD FAITH

XXVIII.

Plaintiff incorporates by reference each and every averment made above.

XXIX.

Defendant State Farm, at all relevant times, owed a duty of good faith and fair dealing to Plaintiff in the handling and administration of its property damage claim.

XXX.

The actions and/ or inactions of State Farm in failing to timely and adequately compensate Plaintiff for the covered losses under the Policy were arbitrary, capricious, and without probable cause, as those terms are used in conjunction with the Mississippi Insurance Code, making State Farm liable for bad faith penalties.

XXXI.

Defendant State Farm breached this duty by failing to provide payment for property damage in a reasonable manner.

XXXII.

There was no good faith arguable basis for positions taken by Defendant for all denials and delays of payment for coverage.

LAMAR MAR 28 2022

CIRCUIT CLERK

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Case: 37CI1:22-cv-00025-PH Document #: 2 Filed: 03/28/2022 Page 7 of 8

XXXIII.

Defendant either knew or should have known that Plaintiff suffered a property loss and should have made payments on the claim without unreasonable and avoidable delay.

XXXIV.

Defendant's breach of the aforementioned duties was the direct and proximate cause of the harm suffered by Plaintiff, and but for their breach the harm suffered by Plaintiff would have been avoided.

XXXV.

Defendant's refusal to tender payment was deliberate, without excuse or justification, and therefore shows bad faith conduct under the laws of the State of Mississippi.

XXXVI.

Due to Defendant's failure to pay Plaintiff the benefits afforded to it under the terms of his Policy in a reasonable and timely manner, under the facts presented, Plaintiff has suffered monetary loss, emotional distress and mental anguish, and other damages in an amount to be determined at trial.

WHEREFORE, Plaintiff, Roosevelt Parker, prays that Defendant, State Farm Fire and Casualty Company, be served with a copy of this Complaint, and after being duly cited to appear and answer hereto, and after the expiration of all legal delays and due proceedings are had, that there be judgment rendered herein in favor of Plaintiff, and against the Defendant as alleged together with legal interest, and for all costs of these proceedings including expert witness fees to be taxed as costs of court, attorney's fees and expenses and for all legal and equitable relief this honorable court shall deem appropriate.

Further, a TRIAL BY JURY is requested on all issues raised herein

LAMAR MAR 28 2022 CIRCUIT CLERK

* 'RESPECTFULLY SUBMITTED, this the 23" day of March, 2022.

HAIR SHUNNARAH TRIAL ATTORNEYS 3540 S. I-10 SERVICE RD. WEST, STE. 300 METAIRIE, LA 70001 Ph: (504) 323-6951 F: (504) 613-6351 topp@hairshunnarah.com
Attorneys for Plaintiff,
Roosevelt Parker

BY:

LINDSEY A. TOPP, MS BAR NO. 104182

LAMAR COUNTY MAR 28 2022 CIRCUIT CLERK

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Case: 37CI1:22-cv-00025-PH Document #: 3 Filed: 03/28/2022 Page 1 of 1

IN THE CIRCUIT COURT OF LAMAR COUNTY, MISSISSIPPI

ROOSEVELT PARKER

THE REAL PROPERTY OF THE PERSON OF THE PERSO

PLAINTIFF

VS.

LAMAR M.

MAR 28 2072

HECUIT CLEARE NO.: 31

DEFENDANT

STATE FARM FIRE AND CASUALTY COMPANY

PLAINTIFF'S ELECTION FORM FOR SERVICE OF PROCESS

Plaintiff, through undersigned counsel, hereby select service of process on Defendant State Farm Fire and Casualty Company, by the method indicated below:

- A. () By the Sheriff of the county in which the Defendant(s) reside for service under subparagraph (c)(2) of Rule 4 of the Mississippi Rules of Civil Procedure.
- B. (x) By a Process Server selected by the plaintiff who is not a party and is not less than 18 years of age for service under subparagraphs (c)(1) of Rule 4 of the Mississippi Rules of Civil Procedure.
- C. () By Mail as provided by (c)(3) or (c)(5) Rule 4 of the Mississippi Rules of Civil Procedure.
- D. () By Publication as authorized under subparagraph (c)(4) of Rule 4 of the
 Mississippi Rules of Civil Procedure.
- E. () Do not issue Summons in this case as it is my intention to get a waiver from the defendant(s). The waiver will be filed as soon as it is secured.

Submitted on the 234 day of March, 2022.

Lindsey A. Topp, MSB #104182

ATTORNEY FOR ROOSEVELT PARKER

Case 2:22-cv-00045-HSO-BWR Document 1-3 Filed 04/08/22 Page 11 of 16

Case: 37Cl1:22-cv-00025-PH Document #: 4 Filed: 03/28/2022 Page 1 of 3

IN THE CIRCUIT COURT OF LAMAR COUNTY, MISSISSIPPI

ROOSEVELT PARKER

PLAINTIFF

VS.

CASE NO.: <u>31,72C</u>V026P+

STATE FARM FIRE AND CASUALTY COMPANY

DEFENDANT

SUMMONS

THE STATE OF MISSISSIPPI

TO: State Farm Fire and Casualty Insurance Company
Via its Registered Agent for Service of Process:
United States Corporation Company
7716 Old Canton Road, Suite C
Madison, MS 39110

NOTICE TO DEFENDANT

THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT AND YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS.

You are required to mail or hand-deliver a copy of a written response to the Complaint to Lindsey A. Topp, Esquire, the attorney for the Plaintiff, whose address is 3540 S. I-10 Service Rd. West, Ste. 300, Metairie, LA 70001.

Your response must be mailed or delivered within thirty (30) days from the date of delivery of this Summons and Complaint or a judgment by default will be entered against you for the money or other things demanded in the complaint.

You must file the original of your response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and the seal of said Court, this day of MCO. 20

CIRCLIFF CLERK OF WARREN COUNTY

BY: () () () () D.C

ROOSEVELT PARKER v. STATE FARM

RETURN

State Farm Fire and Casualty Company Via its Registered Agent for Service of Process: United States Corporation Company 7716 Old Canton Road, Suite C Madison, MS 39110

viadison, MS 39110
I, the Undersigned process server, served the summons and complaint upon the person or entity named above in the manner set forth below (process server must check proper space and provide all additional information that is requested and pertinent to the mode of service used).
() FIRST CLASS MAIL AND ACKNOWLEDGMENT SERVICE. By mailing (by first class mail, postage prepaid), on the date stated in the attached Notice, copies to the person served, together with copies of the form of notice and acknowledgment and return envelope, postage prepaid, addressed to the sender.
() PERSONAL SERVICE. I personally delivered copies of the summons and complaint on the
() RESIDENCE SERVICE. After exercising reasonable diligence I was unable to deliver copies to said person within
At the time of service I was at least 18 years of age and not a party to this action.
Fee for service: \$Name:
Address:
Soc. Sec. No.: Telephone No.:

Case 2:22-cv-00045-HSO-BWR	Document 1-3	Filed 04/08/22	Page 13 of 16
Case: 37Cl1:22-cv-00025-PH	Document #: 4	Filed: 03/28/2022	Page 3 of 3
State of Mississippi			
County of			
Personally appeared before me	the undersigned au	thority in and for the	state and county
aforesaid, the within named		who being first b	y me duly sworn
states on oath that the matters and fact	s set for in the foreg	going "Proof of Servic	e-Summons" are
true and correct as therein stated.			Refreshing to the state of the
	Process Serv	E I	
	110ccss Dei v	OI.	स्थान त्रांत्र त्रांत्र विकास वृत्तिकारी
Sworn to and subscribed befor	e me on this the	day of	, 2022.
			T.A. Jin againg) immediators do
	Notary Publi	C	F C
(Seal) My commission Expires:			Sales into the control of the contro

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ROOSEVELT PARKER v. STATE FARM

RETURN

RESTURY
tate Farm Fire and Casualty Company in its Registered Agent for Service of Process: Inited States Corporation Company MEXECUTIVE DR 716 Old Canton Road, Suite C Madison, MS 39110 Madison, MS 39110
I, the Undersigned process server, served the summons and complaint upon the person or entity named above in the manner set forth below (process server must check proper space and provide all additional information that is requested and pertinent to the mode of service used):
() FIRST CLASS MAIL AND ACKNOWLEDGMENT SERVICE. By mailing (by first class mail, postage prepaid), on the date stated in the attached Notice, copies to the person erved, together with copies of the form of notice and acknowledgment and return envelope, postage prepaid, addressed to the sender.
(X) PERSONAL SERVICE. I personally delivered copies of the summons and complaint on the 29 day of MAYON
() RESIDENCE SERVICE. After exercising reasonable diligence I was unable to leliver copies to said person within county, Mississippi. I served the summons and complaint on theday of, 2022, at the usual place of abode of said person by eaving a true copy of the summons and complaint with who is the insert wife, husband, son, daughter or other person as the case may be), a member of the family of the person served above the age of sixteen years, and willing to receive the summons and omplaint and thereafter, on the day of, 2022. I nailed (by first class mail, postage prepaid) copies to the person served at his or her usual place of abode where the copies were left.
() CERTIFIED MAIL SERVICE. By mailing to an address outside Mississippi (by irst class mail, postage prepaid, requiring a return receipt) copies to the person served. (Attach igned return receipt or other evidence of actual delivery to the person served).
At the time of service I was at least 18 years of age and not a party to this action.
tee for service: S. Same: COVID DONAS Address: 1922 HOWWOM COVE BANGIM, NAS 39272 oc. Sec. No.: Telephon No.: COV 301-0402

Case 2:22-cv-00045-HSO-BWR Document 1-3 Filed 04/08/22 Page 15 of 16

Page 2 of 3 Case: 37CI1:22-cv-00025-PH Document #: 5 Filed: 04/05/2022

State of Mississippi

County of JINGS

Personally appeared before me the undersigned authority in and for the state and county

aforesaid, the within named Clara Dalho who being first by me duly sworn

states on oath that the matters and facts set for in the foregoing "Proof of Service-Summons" are

true and correct as therein stated

Sworn to and subscribed before me on this the Hay of April . 2022.

Other Public . 2022.

(Seal) My commission Expires:

Case 2:22-cv-00045-HSO-BWR Document 1-3 Filed 04/08/22 Page 16 of 16

IN THE CIRCUIT COURT OF LAMAR COUNTY, MISSISSIPPI

ROOSEVELT PARKER

VS.

STATE FARM FIRE AND CASUALTY COMPANY

PLAINTIFF CASE NO.: 31,220,V025PH

DEFENDANT

SUMMONS

THE STATE OF MISSISSIPPI

TO: State Farm Fire and Casualty Insurance Company
Via its Registered Agent for Service of Process:
United States Corporation Company
7716 Old Canton Road, Suite C
Madison, MS 39110

NOTICE TO DEFENDANT

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Your response must be mailed or delivered within thirty (30) days from the date of delivery of this Summons and Complaint or a judgment by default will be entered against you for the money or other things demanded in the complaint.

You must file the original of your response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and the seal of said Court, this day of day of 202

CIRCUIT CLERK OF WARREN COUNTY

Y: () () () () D.C